

It's Never
Too Early

To Plan for College and a Career









# Where will your journey lead?

Getting an education is more important than ever before.
Although you won't apply to college until high school, there are many things you can do to be ready when the time comes.
So, when should you start planning for the future?
The answer is now!



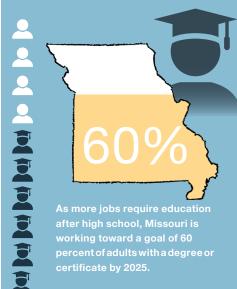
# Make a plan

#### What is college?

College is taking more classes for a specific career after you finish high school. It includes professional certificates, degrees earned at technical schools, two-year community colleges, four-year universities, and online degree programs. It all counts as college!

#### Why consider college?

Most jobs today require some education beyond high school. College can open the door to more job opportunities and higher pay.





# \$33,000 more

**Did you know?** College graduates with a bachelor's degree earn \$33,000 more per year (that's 73 percent more!), on average, than people with only a high school diploma. Source: Federal Reserve Bank of New York, 2019.

#### Establish good habits

Choices you make now can help you succeed in high school and prepare for college. It's important to adopt good habits early on.



#### Discover your interests

Take classes and participate in community activities to help you decide what you like to do most. Once you know your interests, you can explore careers that match up.

Ask yourself questions, like:

- Do you like helping people?
- Do you like working with your hands or designing new things?
- What are some things you're good at?
- What classes or activities have you found especially interesting or inspiring?

Look for summer camps that relate to things you like to do. Try job shadowing or interviewing people who have careers you find interesting. Explore all kinds of jobs to get a good feel for what you like most.

## Make the grade

Being the best student you can be will help you get into college and succeed once you're there. Take school seriously and learn as much as you can. Getting good grades can create more opportunities for scholarships and give you more choices for where you could attend college. Working hard now will pay off in the end.

### **Know your options**

It's okay if you don't know what you want to be when you grow up. There are a lot of careers to choose from. Now is a good time to learn about the types of jobs available. Find some careers you might like and ask to interview a person with that job in your area.

#### You can ask the following questions:

- Describe a typical day of work.
- How do you use technology in your job?
- What type of education did you have to complete?
- What do you like most about your job?
- What would people be surprised to know about your job?





# Parents

# Think about college now



It's never too early to start thinking about college. Talk with your children about their hopes and dreams. Help them develop their interests and skills through school work, activities, and hobbies. Once they reach their final year in high school they will be ready to make some important decisions about the kind of education they'll need to achieve their goals.

#### The benefits of college

As more jobs require education after high school, Missouri is working toward a goal of 60 percent of adults with a degree or certificate by 2025. While not every career requires a college degree, higher education can pave the way for more employment opportunities.

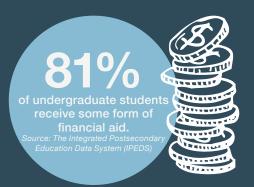
Continuing education beyond high school to any level is important. More education is often tied to:

- lower unemployment rates
- higher pay
- · better health care benefits

#### Paying for college

Higher education doesn't have to be out of reach due to cost. Degree and certificate programs come in a range of prices, depending on the type of school students choose and the financial aid they receive.

Missouri has many affordable higher education options. The cost to attend college at a number of Missouri schools can be found at dhewd.mo.gov/data/tuitionandfees.php.



Federal and state grants, scholarships, work-study, and loans are available to a majority of students to help pay for college. About 81 percent of undergraduate students receive some form of financial aid. The U.S. Department of Education and the state of Missouri offer millions of dollars in financial aid to students each year.

#### Saving for college

Start saving for college as early as possible. You can watch your savings grow while your children grow. Money saved through MOST 529 — a state-sponsored, college savings plan that offers tax advantages — can be used for college tuition, certain housing expenses, books, supplies and other qualifying higher education expenses. Find out more at *Missourimost.org*.

It's never too early to start planning, but it's also never too late. If you're interested in continuing your education, there are financial aid options available. Check out MOFastTrack.com to learn about a new grant to help Missouri adults earn their certificate, degree, or industry-recognized credential. It's never too late to be a role model.

# **Student Stories**



#### Nicole A.

Missouri University of
Science & Technology

Major: Computer Science
& Computer Engineering

"Once you find your passion,
your classes will be right in
your reach and you'll see how
they relate to your future.

Regardless of whether you
start at a community
college or a university,
every field of study is a
valid option as long as
it fits you!"



"My parents encouraged me to go to college. They believe education is one of the keys to success. I worked closely with my parents to create a plan that included supplies, a computer, and the courses I would take."



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